

## Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court  
Eastern District of TennesseeIn re:  
John Cotton Eastman  
Vela Elizabeth Eastman  
DebtorsCase No. 17-31021-SHB  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0649-3

User: grantv  
Form ID: 309APage 1 of 2  
Total Noticed: 45

Date Rcvd: Apr 03, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 05, 2017.

11659283 +Account Resolution Tea, 221 E Main St Ste 201, Morristown, TN 37814-4730  
 11659284 +Advance Financial, 5527 Clinton Hwy, Knoxville, TN 37912-3475  
 11659286 +Beatrice Suttles, P.O. Box 106, Speedwell, TN 37870-0106  
 11659287 +Capstone Finance, 2035 N. Broadway Street, Knoxville, TN 37917-5808  
 11659289 +Cash Time, 916 N. Charles Seivers Blvd, Clinton, TN 37716-3816  
 11659290 +Chc Llc, 10368 Wallace Alley St S, Kingsport, TN 37663-3977  
 11659291 +Check into Cash, 5632 Clinton Hwy, Knoxville, TN 37912-3455  
 11659293 +Covington Credit, 1115 N Charles G Seivers Blvd Ste 5, Clinton, TN 37716-3953  
 11659298 Equifax Information Services LLC, P O Box 740241, Atlanta, GA 30374-0241  
 11659299 +Experian, P O Box 2002, Allen, TX 75013-2002  
 11659300 +Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610  
 11659302 Financial Accounts Services Team, Inc, Agent for Vascular Dianostic Center, P.O. Box 11567, Knoxville, TN 37939-1567  
 11659303 +First Sun Financial, 3551 N. Broadway, Knoxville, TN 37917-3117  
 11659304 HCFS Healthcare Financial Services, Alcoa Billing Center, 3429 Regal Drive, Alcoa, TN 37701-3265  
 11659306 LCA Collections, Agent for Labcorp/family medicine west, PO Box 2240, Burlington, NC 27216-2240  
 11659309 +Neighborhood Urgent Care, P. O. Box 786, Jacksboro, TN 37757-0786  
 11659311 +North Amercn, 2810 Walker Rd, Chattanooga, TN 37421-1082  
 11661582 +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 11659314 +Radiology Imaging Assoc of Oak Ridge, 601 Dodds Avenue, Chattanooga, TN 37404-3911  
 11659317 +Trans Union, P O Box 2000, Chester, PA 19022-2000  
 11659318 +Vascular Diagnostic Center of Oak Ridge, 988 Oak Ridge Turnpike, Suite L40, Oak Ridge, TN 37830-6940  
 11659319 +Wakefield, Po Box 50250, Knoxville, TN 37950-0250  
 11659320 +Wakefield & Associates, Po Box 50250, Knoxville, TN 37950-0250  
 11659321 +Wfds-Wells Fargo Dealer Services, Po Box 1697, Winterville, NC 28590-1697  
 11659308 +methodist medical center of Oak Ridge, P.O. Box 11192, Knoxville, TN 37939-1192

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

db +E-mail/PDF: madisonleighanna@aol.com Apr 03 2017 21:13:54 John Cotton Eastman,  
 P.O. Box 866, Clinton, TN 37717-0866  
 jdb +E-mail/PDF: madisonleighanna@aol.com Apr 03 2017 21:13:54 Vela Elizabeth Eastman,  
 P.O. Box 866, Clinton, TN 37717-0866  
 aty E-mail/Text: cynthialawson@bbllawgroup.com Apr 03 2017 21:14:03 Cynthia T Lawson,  
 Bond, Botes & Lawson PC, 6704 Watermour Way, Knoxville, TN 37912  
 tr +EDI: BJPNEWTONJR.COM Apr 03 2017 20:53:00 John P. Newton, Jr.,  
 Law Offices of Mayer & Newton, 1111 Northshore Drive, Suite S-570,  
 Knoxville, TN 37919-4084  
 ust +E-mail/Text: ustpregion08.kx.ecf@usdoj.gov Apr 03 2017 21:15:20 United States Trustee,  
 800 Market Street, Suite 114, Howard H. Baker Jr. U.S. Courthouse,  
 Knoxville, TN 37902-2303  
 11659285 EDI: AFNIRECOVERY.COM Apr 03 2017 20:53:00 AFNI, Agent for unknown, P O Box 3517,  
 Bloomington, IL 61702-3517  
 11659288 +E-mail/Text: bankruptcy@cashtn.com Apr 03 2017 21:15:41 Cash Express LLC, 502 Clinch Ave,  
 Clinton, TN 37716-4228  
 11659292 +Fax: 602-659-2196 Apr 03 2017 21:39:30 Chex Systems, Consumer Relations,  
 7805 Hudson Rd Ste 100, Woodbury, MN 55125-1595  
 11659294 +EDI: CCS.COM Apr 03 2017 20:53:00 Credit Collection Services, Agent for Comcast,  
 725 Canton Street, Norwood, MA 02062-2679  
 11659295 +EDI: CCS.COM Apr 03 2017 20:53:00 Credit Control Service, Po Box 607,  
 Norwood, MA 02062-0607  
 11659296 +E-mail/Text: bk@creditcentralllc.com Apr 03 2017 21:15:41 Creditplus, 2810 Schaad Road,  
 Knoxville, TN 37921-7414  
 11659297 +E-mail/Text: bknotice@prgmail.com Apr 03 2017 21:14:57 Dba Paragon Revenue Gr,  
 Po Box 126, Concord, NC 28026-0126  
 11659305 EDI: JEFFERSONCAP.COM Apr 03 2017 20:53:00 Jefferson Capital Syst, 16 Mcleland Rd,  
 Saint Cloud, MN 56303  
 11659307 +E-mail/Text: kbosbank@covhlth.com Apr 03 2017 21:14:43  
 Methodist Medical Center of Oak Ridge, Knoxville Business Offices,  
 1420 Centerpoint Blvd, Building C, Knoxville, TN 37932-1960  
 11659310 +E-mail/Text: electronicbkydocs@nelnet.net Apr 03 2017 21:15:01 Nelnnet Lns, Po Box 1649,  
 Denver, CO 80201-1649  
 11659312 +E-mail/Text: bankruptcy@optimarecoveryservices.com Apr 03 2017 21:15:12  
 Optima Recovery Servic, 6215 Kingston Pk Ste A, Knoxville, TN 37919-4044  
 11659313 EDI: PRA.COM Apr 03 2017 20:53:00 Portfolio Recovery Associates,  
 Agent for Providian/WashingtonMutual, 120 Corporate Blvd, Norfolk, VA 23502  
 11659315 +E-mail/Text: jpinkerton@utrad.com Apr 03 2017 21:16:04 Radiology Imaging Associates,  
 601 Dodds Ave., Chattanooga, TN 37404-3911  
 11659316 +E-mail/Text: bankruptcy@regionalmanagement.com Apr 03 2017 21:14:12  
 Regional Finance - Knoxville, 7118 Maynardville Hwy., Knoxville, TN 37918-5738

District/off: 0649-3

User: grantv  
Form ID: 309A

Page 2 of 2  
Total Noticed: 45

Date Rcvd: Apr 03, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

11659322 +EDI: WABK.COM Apr 03 2017 20:53:00 World Finance Corporat, 108 Frederick St,  
Greenville, SC 29607-2532

TOTAL: 20

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
11659301\* +Fed Loan Serv, Pob 60610, Harrisburg, PA 17106-0610

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 05, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 31, 2017 at the address(es) listed below:

Cynthia T Lawson on behalf of Joint Debtor Vela Elizabeth Eastman cynthialawson@bblawgroup.com,  
ecfcourtnotices@gmail.com  
Cynthia T Lawson on behalf of Debtor John Cotton Eastman cynthialawson@bblawgroup.com,  
ecfcourtnotices@gmail.com  
John P. Newton, Jr. tn27@ecfcbis.com  
United States Trustee Ustpreregion08.kx.ecf@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1	<b>John Cotton Eastman</b>	Social Security number or ITIN	<b>xxx-xx-1807</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	<b>Vela Elizabeth Eastman</b>	Social Security number or ITIN	<b>xxx-xx-6594</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>Eastern District of Tennessee</b>		Date case filed for chapter	<b>7 3/31/17</b>
Case number: <b>3:17-bk-31021-SHB</b>			

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records) at <https://ecf.tnebuscourts.gov/>.

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	John Cotton Eastman	Vela Elizabeth Eastman
2. All other names used in the last 8 years		aka Lisa Eastman
3. Address	P.O. Box 866 Clinton, TN 37717	P.O. Box 866 Clinton, TN 37717
4. Debtor's attorney Name and address	Cynthia T Lawson Bond, Botes & Lawson PC 6704 Watermour Way Knoxville, TN 37912	Contact phone 865- 938-0733
5. Bankruptcy trustee Name and address	John P. Newton Jr. Law Offices of Mayer & Newton 1111 Northshore Drive Suite S-570 Knoxville, TN 37919	Contact phone 865- 588-5111

For more information, see page 2 >

Debtor **John Cotton Eastman** and **Vela Elizabeth Eastman**

Case number **3:17-bk-31021-SHB**

**6. Bankruptcy clerk's office**

Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <https://ecf.tneb.uscourts.gov/>.

William T. Magill  
Clerk of Court  
United States Bankruptcy Court  
Howard H. Baker Jr. U.S. Courthouse  
Suite 330, 800 Market Street  
Knoxville, TN 37902

Hours open:  
Monday – Friday 8:00 AM – 4:30 PM

Contact phone (865) 545-4279

Date: 4/3/17

**7. Meeting of creditors**

**May 16, 2017 at 11:00 AM**

Location:

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

**Bankruptcy Meeting Room, 1st Floor, Howard H. Baker Jr. U.S. Courthouse, 800 Market Street, Knoxville, TN 37902**

**8. Presumption of abuse**

The presumption of abuse does not arise.

If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.

**9. Deadlines**

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

**File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:**

**Filing deadline: 7/17/17**

**You must file a complaint:**

- if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or
- if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).

**You must file a motion:**

- if you assert that the discharge should be denied under § 727(a)(8) or (9).

**Deadline to object to exemptions:**

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

**Filing deadline:** 30 days after the *conclusion* of the meeting of creditors, or within 30 days after any amendment to the list of exemptions is filed, whichever is later (But see Federal Rule of Bankruptcy Procedure 1019(2)(B) for converted cases).

**10. Proof of claim**

Please do not file a proof of claim unless you receive a notice to do so.

No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.

However, secured creditors (creditors who have a security interest in the debtor(s)' property) must provide, prior to the meeting of creditors scheduled in line 7 above, proof to the bankruptcy trustee that their security interest has been perfected. Also, unless a written request for notice is filed at or before the meeting of creditors, the bankruptcy trustee may abandon property of the estate without further notice to creditors.

**11. Creditors with a foreign address**

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

**12. Exempt property**

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://ecf.tneb.uscourts.gov/>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.